



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [HUNTINGTON BANCSHARES INCORPORATED](#)

**City/State** [COLUMBUS, OH](#)

## Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [176,855,518](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HUNTINGTON BANCSHARES INCORPORATED](#)

[41 SOUTH HIGH STREET](#)

[COLUMBUS, OH 43287](#)

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**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	963,035	739,066	3,525,493	3,015,518	3,468,572	30.30	47.23
Income from lease financing receivables.....	61,385	28,677	187,809	124,424	127,998	114.06	101.94
Fully taxable income on loans and leases.....	1,013,776	757,489	3,675,407	3,123,292	3,582,143	33.83	48.91
Tax-exempt income on loans and leases.....	10,644	10,254	37,895	16,650	14,427	3.80	188.53
Estimated tax benefit on income on loans and leases.....	2,829	2,153	10,073	4,530	3,949	31.39	67.86
Income on loans and leases (tax equivalent).....	1,027,249	769,896	3,723,375	3,144,472	3,600,519	33.43	49.70
Investment interest income (tax equivalent).....	178,079	107,285	506,666	529,939	617,335	65.99	23.63
Interest on balances due from depository institutions.....	3,172	1,550	11,421	6,451	14,560	104.65	79.41
Interest income on other earning assets.....	4,664	1,905	8,901	6,257	18,845	144.83	-2.37
Total interest income (tax equivalent).....	1,213,164	880,636	4,250,363	3,687,119	4,251,259	37.76	44.98
Interest on time deposits of \$250K or more .....	317	316	1,932	8,476	24,813	0.32	-30.33
Interest on time deposits < \$250K.....	1,887	2,004	2,889	38,575	139,138	-5.84	-66.65
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	8,738	8,440	40,406	149,697	420,540	3.53	-69.54
Interest on other borrowings and trading liabilities.....	26,796	-119,567	8,074	180,597	346,462		-40.05
Interest on subordinated debt and mandatory convertible securities .....	11,409	5,537	35,347	45,498	56,648	106.05	4.69
Total interest expense.....	49,147	-103,270	88,648	422,843	987,601		-45.63
Net interest income (tax equivalent).....	1,164,017	983,906	4,161,715	3,264,276	3,263,658	18.31	55.95
Non-interest income.....	502,221	389,758	1,836,881	1,573,458	1,452,108	28.85	64.20
Adjusted operating income (tax equivalent) .....	1,666,238	1,373,664	5,998,596	4,837,734	4,715,766	21.30	58.35
Overhead expense.....	1,063,983	794,615	4,361,895	2,758,365	2,731,116	33.90	51.77
Provision for credit losses.....	24,928	-60,240	24,513	1,089,104	276,182		-66.17
Securities gains (losses) .....	0	-73	8,754	-793	-24,031		
Other tax equivalent adjustments .....	0	0	0	0	1		-100.00
Pretax net operating income (tax equivalent).....	574,264	640,153	1,616,469	993,230	1,685,887	-10.29	105.64
Applicable income taxes .....	105,111	102,057	293,919	154,855	248,466	2.99	77.30
Tax equivalent adjustments .....	7,463	5,757	25,254	21,116	26,460	29.63	-38.11
Applicable income taxes (tax equivalent).....	112,574	107,814	319,173	175,971	274,926	4.42	57.79
Minority interest .....	1,656	47	2,580	47	47		3423.40
Net income before discontinued operations, net of minority interest .....	460,034	532,292	1,294,716	817,212	1,410,914	-13.57	121.07
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	460,034	532,292	1,294,716	817,212	1,410,914	-13.57	121.07
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	461,690	532,339	1,297,296	817,259	1,410,961	-13.27	122.06
Investment securities income (tax equivalent).....	178,079	107,285	506,666	529,939	617,335	65.99	23.63
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,701	1,737	8,040	10,283	11,557	-2.07	-57.34
Mortgage-backed securities .....	152,542	82,113	395,104	414,457	466,122	85.77	47.29
All other securities .....	23,836	23,435	103,522	105,199	139,656	1.71	-34.66
Cash dividends declared.....	253,983	186,491	958,827	721,464	684,921	36.19	139.73
Common .....	225,885	155,667	827,295	621,096	611,227	45.11	159.43
Preferred.....	28,098	30,824	131,532	100,368	73,694	-8.84	48.85

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.







## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	44,053,554	31,402,897	43,470,404	28,731,853	20,391,211	40.28	103.68
NOW, ATS and transaction accounts .....	42,098,694	2,354,602	39,836,600	2,018,611	2,884,696	1687.93	1184.88
Time deposits less brokered deposits < \$250K .....	1,741,518	-1,003,129	2,173,558	-2,371,755	1,764,897		
MMDA and other savings accounts .....	57,650,837	66,767,554	56,277,095	66,396,478	53,938,886	-13.65	17.96
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	145,544,603	99,521,924	141,757,657	94,775,187	78,979,690	46.24	98.39
Time deposits of \$250K or more .....	499,022	193,761	656,121	241,439	944,441	157.55	56.62
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	392,462	46,634	320,229	70,553	1,040,675	741.58	-53.12
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	1,474,479	1,643,476	1,248,676	1,985,580	3,603,280	-10.28	-16.44
Other borrowings w/remaining maturity over 1 year .....	3,280,897	4,863,192	3,834,338	5,604,286	6,876,710	-32.54	-50.92
Brokered deposits < \$250K .....	1,154,320	2,648,304	1,085,614	4,111,775	2,571,883	-56.41	-70.26
Noncore funding .....	6,801,180	9,395,367	7,144,978	12,013,633	15,036,989	-27.61	-49.57
Trading liabilities .....	546,790	171,835	120,437	117,015	103,975	218.21	640.73
Subordinated notes and debentures + trust preferred securities .....	2,058,434	914,605	2,088,325	914,978	1,208,874	125.06	62.31
Other liabilities .....	3,422,939	2,163,560	3,634,961	2,224,495	1,877,546	58.21	141.76
Total liabilities .....	158,373,946	112,167,291	154,746,358	110,045,308	97,207,074	41.19	76.74
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	2,176,598	2,680,053	2,176,599	2,195,898	1,207,482	-18.79	102.37
Common stock .....	14,454	10,231	14,440	10,223	10,245	41.28	32.61
Common surplus .....	15,244,625	8,801,847	15,212,304	8,776,189	8,800,943	73.20	54.07
Retained earnings .....	2,408,396	2,223,459	2,202,345	1,877,659	2,088,184	8.32	
Accumulated other comprehensive income .....	-1,313,546	-56,115	-229,940	191,562	-256,505		
Other equity capital components .....	-78,387	-59,071	-79,320	-59,191	-55,602		
Total holding company equity capital .....	18,452,140	13,600,404	19,296,428	12,992,340	11,794,747	35.67	76.79
Noncontrolling (minority) interest in subsidiaries .....	29,432	0	21,443	0	0		
Total equity capital, including minority interest .....	18,481,572	13,600,404	19,317,871	12,992,340	11,794,747	35.89	77.07
Total liabilities and capital .....	176,855,518	125,767,695	174,064,229	123,037,648	109,001,821	40.62	76.78
<b>Memoranda</b>							
Non-interest-bearing deposits .....	44,053,554	31,402,897	43,470,404	28,731,853	20,391,211	40.28	103.68
Interest-bearing deposits .....	103,144,391	70,961,092	100,028,988	70,396,548	62,104,803	45.35	84.40
Total deposits .....	147,197,945	102,363,989	143,499,392	99,128,401	82,496,014	43.80	89.78
Long-term debt that reprices within 1 year .....	0	0	0	298,282	299,483		-100.00
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	19,296,428	12,992,340	12,992,340	11,794,747	11,101,702		
Accounting restatements .....	0	0	0	-306,269	548		
Net income .....	460,034	532,292	1,294,716	817,212	1,410,914		
Net sale of new perpetual preferred stock .....	0	484,156	-215,064	988,415	0		
Net sale of new common stock .....	32,334	25,664	-557,058	-24,781	-375,529		
Sale of treasury stock .....	2,823	120	0	0	0		
Less: Purchase of treasury stock .....	1,890	0	20,129	3,589	10,322		
Changes incident to business combinations .....	0	0	7,182,470	0	0		
Less: Dividends declared .....	253,983	186,491	958,827	721,464	684,921		
Change in other comprehensive income .....	-1,083,606	-247,677	-421,502	448,069	352,355		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	-518	0	0		
Holding company equity capital, ending balance .....	18,452,140	13,600,404	19,296,428	12,992,340	11,794,747		









**Derivative Instruments**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	74,766,793	89,528,180	72,087,669	80,637,736	59,631,696
Interest rate contracts .....	69,238,858	84,628,244	66,592,091	75,450,556	54,012,035
Foreign exchange contracts.....	3,865,697	2,737,450	3,733,019	2,718,041	2,172,666
Equity, commodity, and other contracts .....	1,662,238	2,162,486	1,762,559	2,469,139	3,446,995
<b>Derivatives Position</b>					
Futures and forwards .....	12,547,906	19,767,687	13,508,180	11,390,504	3,989,231
Written options .....	2,078,176	9,376,162	2,308,019	6,834,770	2,409,650
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	2,078,176	9,376,162	2,308,019	6,834,770	2,409,650
Purchased options .....	1,089,587	16,050,925	1,635,633	17,208,468	10,954,236
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,089,587	16,050,925	1,635,633	17,208,468	10,954,236
Swaps .....	59,051,124	44,333,406	54,635,837	45,203,994	42,278,579
Held for trading.....	48,876,524	61,691,845	50,572,516	50,682,401	33,154,696
Interest rate contracts .....	43,553,605	56,791,909	45,286,453	45,495,221	27,535,035
Foreign exchange contracts.....	3,660,681	2,737,450	3,523,504	2,718,041	2,172,666
Equity, commodity, and other contracts .....	1,662,238	2,162,486	1,762,559	2,469,139	3,446,995
Non-traded.....	25,890,269	27,836,335	21,515,153	29,955,335	26,477,000
Interest rate contracts .....	25,685,253	27,836,335	21,305,638	29,955,335	26,477,000
Foreign exchange contracts.....	205,016	0	209,515	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	78,444,622	80,943,628	71,288,517	75,029,811	57,732,083
One year or less .....	12,787,211	17,049,115	13,673,829	18,720,797	7,358,545
Over 1 year to 5 years .....	42,101,894	31,899,235	34,643,993	32,518,232	38,751,197
Over 5 years .....	23,555,517	31,995,278	22,970,695	23,790,782	11,622,341
Gross negative fair value (absolute value) .....	1,228,747	873,893	743,626	1,033,428	520,885
Gross positive fair value.....	1,559,263	1,829,359	1,064,755	1,946,236	856,477
Held for trading.....	980,315	1,191,821	805,920	1,227,455	600,890
Non-traded.....	578,948	637,538	258,835	718,781	255,587
Current credit exposure on risk-based capital derivative contracts .....	1,558,935	1,708,412	844,845	1,885,741	839,827
Credit losses on derivative contracts .....	244	1,025	-1,851	5,499	7,903
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	92.61	93.91	28	94.53	94.52	30	92.38	94.17	28	93.57	94.10	28	90.58	93.44	26
Foreign exchange contracts .....	5.17	3.18	76	3.06	3.16	72	5.18	3.47	75	3.37	3.49	71	3.64	3.20	71
Equity, commodity, and other contracts .....	2.22	1.19	81	2.42	1.04	80	2.45	1.14	81	3.06	1.17	79	5.78	1.64	82
Futures and forwards .....	16.78	10.22	73	22.08	12.82	73	18.74	11.16	75	14.13	14.05	62	6.69	13.49	46
Written options .....	2.78	6.03	48	10.47	8.11	69	3.20	6.28	46	8.48	8.18	62	4.04	5.91	53
Exchange-traded .....	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	2.78	5.74	50	10.47	7.80	70	3.20	5.96	49	8.48	7.73	65	4.04	5.10	56
Purchased options .....	1.46	3.59	54	17.93	3.58	93	2.27	3.27	59	21.34	3.42	96	18.37	4.42	90
Exchange-traded .....	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	1.46	3.11	57	17.93	3.15	93	2.27	2.87	61	21.34	2.86	96	18.37	3.35	91
Swaps .....	78.98	74.58	42	49.52	69.64	25	75.79	74.26	39	56.06	68.76	28	70.90	69.75	43
Held for trading .....	65.37	38.74	59	68.91	42.14	56	70.15	40.42	58	62.85	43.53	50	55.60	44.16	50
Interest rate contracts .....	58.25	32.48	61	63.43	36.29	61	62.82	34.15	63	56.42	36.62	56	46.18	37.24	54
Foreign exchange contracts .....	4.90	1.60	83	3.06	1.47	80	4.89	1.68	83	3.37	1.60	81	3.64	1.60	80
Equity, commodity, and other contracts .....	2.22	0.58	85	2.42	0.51	86	2.45	0.60	85	3.06	0.68	85	5.78	0.83	87
Non-traded .....	34.63	61.26	40	31.09	57.86	43	29.85	59.58	41	37.15	56.47	49	44.40	55.84	50
Interest rate contracts .....	34.35	57.41	42	31.09	54.11	44	29.56	56.71	42	37.15	53.82	50	44.40	52.22	50
Foreign exchange contracts .....	0.27	0.37	78	0	0.45	33	0.29	0.40	79	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	104.92	92.63	89	90.41	90.92	31	98.89	92.53	60	93.05	91.48	39	96.81	93.86	45
One year or less .....	17.10	27.97	49	19.04	26.80	53	18.97	27.56	50	23.22	32.05	51	12.34	32.17	38
Over 1 year to 5 years .....	56.31	26.35	87	35.63	28.69	62	48.06	27.01	79	40.33	27.06	70	64.98	30.45	91
Over 5 years .....	31.51	29.53	54	35.74	30.03	56	31.86	29.89	53	29.50	29.56	52	19.49	28.09	42
Gross negative fair value (absolute value) .....	1.64	1.21	71	0.98	1.21	46	1.03	0.98	54	1.28	1.55	50	0.87	0.83	54
Gross positive fair value .....	2.09	1.52	73	2.04	1.70	65	1.48	1.34	62	2.41	2.23	57	1.44	1.19	65
<b>Percent of Tier 1 Capital</b>	0.08	0.06	80	0.07	0.05	83	0.05	0.04	77	0.09	0.07	81	0.05	0.06	81
Gross negative fair value, absolute value (X) .....	0.11	0.06	82	0.15	0.07	89	0.07	0.05	78	0.18	0.09	87	0.09	0.07	83
Gross positive fair value (X) .....	0.07	0.04	80	0.10	0.05	85	0.06	0.04	79	0.11	0.07	78	0.06	0.06	79
Held for trading (X) .....	0.04	0.01	88	0.05	0.01	90	0.02	0.01	76	0.06	0.02	90	0.03	0.01	83
Non-traded (X) .....	0.11	0.04	85	0.14	0.05	89	0.06	0.04	79	0.17	0.06	88	0.09	0.05	82
Current credit exposure (X) .....	0	0	95	0.01	0	96	-0.01	0	1	0.05	0	97	0.08	0	98
<b>Past Due Derivative Instruments Fair Value</b>	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
30-89 days past due .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>	1.16	0.47	84	1.91	0.61	90	0.64	0.46	77	2.12	0.85	86	0.96	0.73	80



## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		505,366		259,868		593,274		391,401		432,525
90+ days past due loans and leases .....		282,810		154,070		211,020		174,760		174,328
Nonaccrual loans and leases.....		681,943		516,133		715,920		532,057		468,561
Total past due and nonaccrual loans and leases.....		1,470,119		930,071		1,520,214		1,098,218		1,075,414
Restructured 30–89 days past due .....		52,603		33,939		42,045		52,475		77,356
Restructured 90+ days past due .....		44,110		27,777		30,422		25,442		29,100
Restructured nonaccrual .....		148,885		187,886		149,262		182,749		185,754
Total restructured loans and leases .....		245,598		249,602		221,729		260,666		292,210
30–89 days past due loans held for sale .....		3,856		1,505		4,197		1,747		1,573
90+ days past due loans held for sale.....		97		130		244		2,182		2,046
Nonaccrual loans held for sale .....		258		846		266		298		0
Total past due and nonaccrual loans held for sale.....		4,211		2,481		4,707		4,227		3,619
Restructured loans and leases in compliance .....		474,498		591,047		492,763		648,293		646,723
Other real estate owned.....		11,322		1,805		9,261		3,883		10,748
<b>Other Assets</b>										
30–89 days past due .....		3,595		0		0		0		0
90+ days past due .....		1,052		0		0		0		0
Nonaccrual.....		14,725		26,096		24,556		26,500		18,499
Total other assets past due and nonaccrual.....		19,372		26,096		24,556		26,500		18,499
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	0.44	0.32	76	0.32	0.33	61	0.52	0.32	79	0.47
90+ days past due loans and leases .....	0.25	0.10	82	0.19	0.11	82	0.19	0.10	78	0.21
Nonaccrual loans and leases.....	0.59	0.44	73	0.63	0.65	58	0.63	0.46	77	0.64
90+ days past due and nonaccrual loans and leases.....	0.84	0.59	76	0.82	0.82	60	0.82	0.62	74	0.85
30–89 days past due restructured.....	0.05	0.01	89	0.04	0.01	88	0.04	0.01	88	0.06
90+ days past due restructured .....	0.04	0	91	0.03	0	89	0.03	0	88	0.03
Nonaccrual restructured.....	0.13	0.10	72	0.23	0.13	81	0.13	0.10	67	0.22
30–89 days past due loans held for sale .....	0	0	85	0	0	86	0	0	83	0
90+ days past due loans held for sale.....	0	0	84	0	0	85	0	0	83	0
Nonaccrual loans held for sale .....	0	0	80	0	0	79	0	0	80	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.44	0.32	76	0.32	0.33	61	0.52	0.32	79	0.47
90+ days past due assets .....	0.25	0.10	82	0.19	0.11	82	0.19	0.10	78	0.21
Nonaccrual assets .....	0.60	0.45	75	0.66	0.66	58	0.65	0.47	77	0.67
30+ days past due and nonaccrual assets .....	1.29	0.94	77	1.17	1.18	58	1.36	0.97	75	1.36
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.55	0.35	81	0.55	0.50	68	0.55	0.36	77	0.60
90+ days past due and nonaccrual assets + other real estate owned .....	0.56	0.36	80	0.56	0.53	63	0.55	0.37	77	0.60
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.71	0.41	84	0.93	0.58	84	0.74	0.41	84	1.03
Allowance for loan and lease losses .....	62.67	62.77	60	68.75	69.27	56	63.56	62.64	61	69.57
Equity capital + allowance for loan and lease losses .....	6.18	3.67	84	7.65	5.03	81	6.05	3.60	83	8.52
Tier 1 capital + allowance for loan and lease losses .....	7.62	4.23	85	8.59	5.96	78	7.84	4.30	85	9.79
Loans and leases + other real estate owned .....	1.10	0.69	82	1.43	0.97	80	1.14	0.71	82	1.52

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases**

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.56	0.26	89	0.43	0.31	78	0.63	0.26	88	0.64	0.39	82	0.73	0.38	86
	90+ days past due .....		0.50	0.13	86	0.43	0.13	87	0.35	0.12	84	0.46	0.16	85	0.47	0.16	84
	Nonaccrual.....		0.82	0.51	80	0.89	0.76	69	0.77	0.52	77	0.87	0.76	67	0.58	0.46	67
Commercial and industrial	30–89 days past due .....		0.13	0.26	37	0.03	0.22	15	0.28	0.24	66	0.08	0.23	22	0.09	0.31	20
	90+ days past due .....		0.03	0.03	68	0	0.02	30	0.04	0.04	67	0	0.03	33	0	0.05	31
	Nonaccrual.....		0.66	0.53	69	0.80	0.69	64	0.82	0.57	73	0.90	0.75	66	1.19	0.83	72
Individuals	30–89 days past due .....		0.50	0.67	41	0.46	0.53	47	0.63	0.63	54	0.76	0.83	51	0.84	0.83	49
	90+ days past due .....		0.04	0.08	61	0.04	0.11	52	0.05	0.09	58	0.08	0.14	55	0.09	0.17	54
	Nonaccrual.....		0.03	0.16	34	0.03	0.22	29	0.02	0.17	33	0.03	0.28	27	0.05	0.17	39
Depository institution loans	30–89 days past due .....		0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due .....		0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due .....		0.17	0.16	71	0	0.17	31	0.44	0.07	92	0.05	0.17	61	0.03	0.24	56
	90+ days past due .....		0	0	42	0	0	44	0	0	86	0	0	44	0	0	42
	Nonaccrual.....		0.90	0.71	80	0.21	0.44	61	1.09	0.70	82	0.73	0.49	76	0.77	0.67	73
Foreign governments	30–89 days past due .....			0			0.03			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0.79	0.13	92	0.56	0.13	90	0.59	0.12	90	0.52	0.18	84	0.87	0.20	91
	90+ days past due .....		0.14	0.01	95	0.15	0.01	95	0.14	0.01	96	0.20	0.01	95	0.26	0.01	93
	Nonaccrual.....		0.48	0.08	90	0.36	0.15	78	0.59	0.09	90	0.11	0.15	62	0.23	0.13	76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	15,180,692	8,753,007	15,147,424	8,727,221	8,755,586										
Retained earnings .....	2,736,667	2,645,042	2,640,040	2,330,424	2,088,184										
Accumulated other comprehensive income (AOCI) .....	-1,313,546	-56,115	-229,940	191,562	-256,505										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	16,603,813	11,341,934	17,557,524	11,249,207	10,587,265										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	5,520,319	2,158,151	5,538,489	2,171,032	2,197,004										
Accumulated other comprehensive income-related adjustments .....	-1,313,546	-56,115	-229,940	191,563	-256,505										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	12,397,040	9,239,898	12,248,975	8,886,612	8,646,766										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	12,397,040	9,239,898	12,248,975	8,886,612	8,646,766										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	2,176,598	2,680,053	2,176,599	2,195,898	1,207,482										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	2,176,598	2,680,053	2,176,599	2,195,898	1,207,482										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	2,176,598	2,680,053	2,176,599	2,195,898	1,207,482										
<b>Tier 1 Capital</b> .....	14,573,638	11,919,951	14,425,574	11,082,510	9,854,248										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	792,927	289,482	838,300	340,359	392,198										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	670,923	320,119	701,221	320,324	279,632										
Allowance for loan and lease losses in tier 2 capital .....	1,485,378	1,119,139	1,281,339	1,112,760	887,060										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	2,949,228	1,728,740	2,820,860	1,773,443	1,558,890										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	2,949,228	1,728,740	2,820,860	1,773,443	1,558,890										
Exited advanced approach tier 2 capital .....															
Total capital .....	17,522,866	13,648,691	17,246,434	12,855,953	11,413,138										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	178,479,058	123,177,180	174,144,194	121,132,711	108,603,616										
Less: Deductions from common equity tier 1 capital .....	5,520,319	2,158,151	5,538,489	2,171,032	2,197,004										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	172,958,739	121,019,029	168,605,705	118,961,679	106,406,612										
Total risk-weighted assets .....	134,493,313	89,494,010	131,266,165	88,878,043	87,511,987										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	9.22	12.18	5	10.32	12.54	17	9.33	12.37	6	10	12.35	15	9.88	12.11	19
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	10.84	12.88	16	13.32	13.31	57	10.99	13.11	15	12.47	13.08	46	11.26	12.78	28
Tier 1 capital, column B .....	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	13.03	14.72	19	15.25	15.37	55	13.14	14.91	19	14.46	15.23	45	13.04	14.36	32
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	8.43	9.06	30	9.85	9.15	75	8.56	8.98	40	9.32	9.13	56	9.26	9.76	41
Supplementary leverage ratio, advanced approaches HCs .....	6.62			7.94			6.71			8.72			7.41		



## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	1,164,709	547,469	1,115,297	617,786	568,224
Real estate loans.....	1,311	0	1,749	0	0
Commercial and industrial loans .....	415,243	57,143	417,627	58,136	74,823
Loans to depository institutions and other banks acceptances .....	748,155	490,326	695,921	559,650	493,401
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	4,300	4,300	4,300	4,300	4,301
Interest-bearing bank balances .....	15,483	0	22,057	0	0
Total selected foreign assets .....	1,184,492	551,769	1,141,654	622,086	572,525
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	1.44	0.70	76	0	0.69	33	1.14	0.66	73	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42				1.19
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.72			0.37			0.20			5.18				27.03
Commercial and industrial loans .....		1.62			1.94			0.79			0.64				0.29
Foreign governments and institutions .....		0			0			0			0				0
<b>Growth Rates</b>															
Net loans and leases.....	112.74	10.28	90	-18.17	-6.17	34	80.53	6.83	88	8.72	-2.40	73	-18.85	22.48	14
Total selected assets.....	114.67	17.19	87	-17.96	-2.56	31	83.52	9.48	90	8.66	2.04	64	-18.74	12.40	18
Deposits .....		-5.48			2.95			0.73			3.46				10.36

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities .....		0	0	0	0	225,366		-100.00
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables .....		0	0	0	0	0		
Auto loans .....		0	0	0	0	225,366		-100.00
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases .....		0	0	0	0	0		-100.00
Retained credit exposure .....		0	0	0	0	0		
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables .....		0	0	0	0	0		
Auto loans .....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases .....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance) .....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables .....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits .....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>								
Securitization activities .....		0	0	0	0	0		0.21
1–4 family residential loans .....		0	0	0	0	0		0
Home equity lines .....		0	0	0	0	0		0
Credit card receivables .....		0	0	0	0	0		0
Auto loans .....		0	0	0	0	0		0.21
Commercial and Industrial loans .....		0	0	0	0	0		0
All other loans and leases .....		0	0	0	0	0		0
Asset-backed commercial paper conduits .....		0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								17.38
Home equity lines .....								10.14
Credit card receivables .....								0.96
Auto loans and other consumer loans .....								22.24
Commercial and industrial loans .....								29.61
All other loans and leases .....								19.66

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....					0	
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....					0	
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....					0	
Seller's interest carried as securities and loans .....					0	
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0.41	0.42	0.43	0.48	0.60	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
<b>30–89 Days Past Due Securitized Assets</b>						5-Year
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	4,008	-100.00
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	-100.00
Total 30–89 days past due securitized assets.....	0	0	0	0	4,008	-100.00
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	465	-100.00
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	-100.00
Total 90+ days past due securitized assets .....	0	0	0	0	465	-100.00
Total past due securitized assets.....	0	0	0	0	4,473	-100.00
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	317	-100.00
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	-100.00
Total net losses on securitized assets.....	0	0	0	0	317	-100.00

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					1.78
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					1.78
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					0.21
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					0.21
Total past due securitized assets percent of securitized assets .....					1.98
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					0.14
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					0.14
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					1.25
Home equity lines .....					0.57
Credit card receivables .....					1.51
Commercial and industrial loans .....					0.09
All other loans and leases .....					0.59
Total managed loans past due 30–89 days .....					0.57
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					0.96
Home equity lines .....					0.13
Credit card receivables .....					0.72
Commercial and industrial loans .....					0
All other loans and leases .....					0.09
Total managed loans past due 90+ days .....					0.23
<b>Total Past Due Managed Assets .....</b>					0.80
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					0.03
Home equity lines .....					0.11
Credit card receivables .....					7.24
Commercial and industrial loans .....					0.42
All other loans and leases .....					0.33
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					0.35

**Parent Company Income Statement**

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		405,983	322,622	1,397,477	1,530,319	692,407	25.84	2470.98
Dividends .....		405,174	321,874	1,394,398	1,526,798	684,697	25.88	3526.04
Interest .....		809	748	3,079	3,521	7,710	8.16	-82.48
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		294	9,300	20,258	37,546	5,536	-96.84	-97.20
Dividends .....		0	9,000	19,000	36,310	3,409	-100.00	-100.00
Interest .....		294	300	1,258	1,236	2,127	-2.00	-42.91
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....		0	0	0				
Dividends .....		0	0	0				
Interest .....		0	0	0				
Management and service fees .....		0	0	0				
Other income .....		0	0	0				
Total income from subsidiaries .....		406,277	331,922	1,417,735	1,567,865	697,943	22.40	1444.43
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		-23	-753	-2,074	9,130	1,806		
Total operating income .....		406,254	331,169	1,415,661	1,576,995	699,749	22.67	1410.52
<b>Operating Expenses</b>								
Personnel expenses .....		5,186	4,967	6,127	16,519	6,126	4.41	72.29
Interest expense .....		12,692	13,600	60,417	115,089	142,742	-6.68	-39.43
Other expenses .....		27,274	30,513	230,971	123,492	144,684	-10.62	-12.64
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		45,152	49,080	297,515	255,100	293,552	-8.00	-18.18
Income (loss) before taxes .....		358,400	282,272	1,119,855	1,324,113	406,584	26.97	
Applicable income taxes (credit) .....		-2,649	-20,977	-56,478	-46,049	-63,418		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		361,049	303,249	1,176,333	1,370,162	470,002	19.06	
Equity in undistributed income of subsidiaries .....		98,985	229,043	118,383	-552,950	940,912	-56.78	-55.71
Bank subsidiaries .....		91,797	222,951	97,017	-546,729	907,727	-58.83	-59.73
Nonbank subsidiaries .....		7,188	6,092	21,366	-6,221	33,185	17.99	
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		460,034	532,292	1,294,716	817,212	1,410,914	-13.57	121.07
<b>Memoranda</b>								
Bank net income .....		496,971	544,825	1,491,415	980,069	1,592,424	-8.78	107.84
Nonbank net income .....		7,188	15,092	40,366	30,089	36,594	-52.37	29.54
Subsidiary holding companies' net income .....		0	0	0	0	0		





